FORM RAB9I (Chapter 13 Case) (12/09)

Telephone number: (801) 773–9488

Case Number 10-27878

### UNITED STATES BANKRUPTCY COURT

District of Utah

### Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/10/10.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse	Side For	· Important	<b>Explanations</b>
Dec Iteles			

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Leo Anderson Helena Anderson 284 N 2850 W 284 N 2850 W Layton, UT 84041 Layton, UT 84041 Case Number: Social Security/Taxpayer ID/Employer ID/Other Nos.: 10-27878 JAB xxx-xx-0487 xxx-xx-9162 Attorney for Debtor(s) (name and address): Bankruptcy Trustee (name and address): Tyler J. Jensen Kevin R. Anderson tr LeBaron & Jensen, P.C. 405 South Main Street 476 West Heritage Park Blvd. Suite 600 Salt Lake City, UT 84111 Suite 200 Layton, UT 84041 Telephone number: (801) 596-2884

## **Meeting of Creditors**

Time: 9:00 am Date: July 22, 2010 Location: Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401

#### **Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

#### **Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): 10/20/10

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P.  $3002\ (c)(1)$ : 12/7/10

#### Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 9/20/10

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Standing Order Number 1 [Local Rule 2003–1(a), 2083-1(c),(e) and (g), 5005-1(b)(1) or 6070-1(c)(4)] will be held:

Date: 9/2/10, Time: 11:00 AM, Location: Federal Building, 324 25th Street, Rm 6020, Ogden, UT 84401

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:	For the Court:	
350 South Main #301	Clerk of the Bankruptcy Court:	
Salt Lake City, UT 84101	David A. Sime	
Telephone number: (801) 524–6687		
Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM	Date: 6/29/10	

### **Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch—tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.govfor details.

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# EXPLANATIONS FORM RAB91 (12/07)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s)or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007–2, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to
Confirmation and the Filing of Tax Returns	confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Standing Order Number 1 [Local Rule 6070–1(c)(1)(2)(3)].

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#### B10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT District of Utah	PROOF OF CLAIM				
Name of Debtor: Leo Anderson Helena Anderson	Case Nu	mber: 10-27878			
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.					
Name of Creditor (the person or other entity to whom the debtor owes money or property):		☐ Check this box to indicate that this claim amends a previously filed claim.			
Name and address where notices should be sent:  Strike any pre-printed text if incorrect AND type or print correct information		Court Claim Number:(If known)			
	Filed on	:			
Telephone number:	anyon relatin statem ☐ Checl	☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. ☐ Check this box if you are the debtor or trustee in this case			
Name and address where payment should be sent (if different from above):	5 Amor	ant of Claim Entitled to Priority			
Telephone number:	under of you follow	It U.S.C. §507(a). If any portion r claim falls in one of the ing categories, check the box and he amount.			
1. Amount of Claim as of Date Case Filed:	Specify	the priority of the claim.			
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do complete item 4.		estic support obligations under 11 §507(a)(1)(A) or (a)(1)(B).			
If all or part of your claim is entitled to priority, complete item 5.	\$11,72	s, salaries, or commissions (up to 5*) earned within 180 days before of the bankruptcy petition or			
☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. At itemized statement of interest or charges.	tach cessati	ion of the debtor's business, ever is earlier - 11 U.S.C. §507			
2. Basis for Claim: (See instruction #2 on reverse side.)		ibutions to an employee benefit 11 U.S.C. §507 (a)(5).			
3. Last four digits of any number by which creditor identifies debtor:		\$2,600* of deposits toward ase, lease, or rental of property or			
3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)	service	es for personal, family, or nold use - 11 U.S.C. §507 (a)(7).			
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.		or penalties owed to nmental units - 11 U.S.C. §507			
Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other Describe:		- Specify applicable paragraph of S.C. §507 (a)().			
Value of Property: \$ Annual Interest Rate%	A	amount entitled to priority:			
Amount of arrearage and other charges as of time case filed included in secured claim,		\$			
if any: \$ Basis for perfection:		ts are subject to adjustment on			
Amount of Secured Claim: \$ Amount Unsecured: \$	respect t	nd every 3 years thereafter with o cases commenced on or after the djustment.			
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof	of claim.	OR COURT USE ONLY			
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, products, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agr You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER	Please : U.S. Ba 350 Sou	mail this claim form to: inkruptcy Court ith Main St., Rm. 301			
SCANNING.  If the decuments are not available, please explain:	Salt La	ke City, Utah 84101			
Date:  Signature: The person filing this claim must sign it. Sign and print name and title, if an creditor or other person authorized to file this claim and state address and telephone nut different from the notice address above. Attach copy of power of attorney, if any.					

#### B10 (Official Form 10) (04/10) - Cont.

#### INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

#### Items to be completed in Proof of Claim form

#### Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

#### Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

#### 1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

#### 2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

#### 3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

#### 3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

#### 4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

#### 5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

#### 6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

#### 7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

#### **Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

#### \_DEFINITIONS\_

#### <del>-----</del>

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

#### Creditor

Debtor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

#### Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

#### **Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

#### Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

#### **Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien

#### Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

#### Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

#### **Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

## \_\_\_\_INFORMATION\_

# Acknowledgment of Filing of Claim To receive acknowledgment of your fi

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system

(www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

#### Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

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User: dlg

District/off: 1088-2

# CERTIFICASTE OF 5 NOTICE

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Date Rcvd: Jun 29, 2010

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Form ID: rab9i
Case: 10-27878
                                                                                                                                                                                     Total Noticed: 37
Higher J. Jensen, LeBaron & Jensen, P.C., 476 West Heritage Park Blvd., Suite Layton, UT 84041-5679

+Acuity, 2800 S Taylor Dr, PO Box 58, Sheboygan, WI 53082-0058

+America First Credit Union, PO Box 9199, Ogden, UT 84409-0199

+Andrews Financial Group, 5814 S 900 E, Salt Lake City, UT 84121-1644

BobSTree Service, 1727 E East Oaks Dr, Kaysville, UT 84037

Caterpillar Financial SErvices, PO bo x100647, Pasadena, CA 91189-0647

+Columbia Credit Company, 1940 124th Ave NE Ste A-101, Bellevue, WA 98005-2130

+Complete Landscape, LLC, 284 N 2850 W, Layton, UT 84041-6868

+Delmar Distributing/ Best Vinyl, 968 McCormick Way, Layton, UT 84041-7390

+Equity Solutions, Jay Slaughter, 1592 S 500 W, Bountiful, UT 84010-7454

G.E. Capital, PO Box 31001-1351, Pasadena, CA 91110-1351

+J & J Nursery, 1815 West Gentile, Layton, UT 84041-7213

John Deere Credit, PO Box 4450, Carol Stream, IL 60197-4450

+McKay Dee Hospital Center, 4401 Harrison Blvd, Ogden, UT 84403-3195

+Osbrone & Barnhill, PC, 11576 South State Street, Draper, UT 84020-6431

Pacific Financial Funding, 3544 S 244th Way Ste 300, Auburn, WA 98001

+RC Willey, 2301 S 300 W, Salt Lake City, UT 84115-2516

+Rock Creek Growers, PO box 568, Kimberly, ID 83341-0568

+Sprinkler Supply, 7878 S 1410 W, West Jordan, UT 84088-9400

+Tri City Nursery, Po Box 30, Kaysville, UT 84037-0030

+Woodscapes, 3040 W 900 S, Salt Lake City, UT 84104-4534

++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709, SALT LAKE CITY UT 84130-0709

(address filed with court: Zions Bank, 1781 Antelope Dr, Layton, UT 84041)

++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709.
                                                Layton, UT 84041-5679
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                                      (address filed with court: Zions Bank, 1781 Antelope Dr, Layton, UT 84041) ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709, SALT LAKE CITY UT 84130-0709
7083415
                                         (address filed with court: Zions Bank, PO Box 30709, Salt Lake City, UT 84130-0709)
The following entities were noticed by electronic transmission on Jun 29, 2010. tr +E-mail/Text: elarsen@ch13kra.com Kevin R
                                            E-mail/Text: elarsen@chl3kra.com Kevin R. Anderson
405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
EDI: BANKAMER2.COM Jun 29 2010 18:58:00 Bank of America, PO Box 15726,
                                                                                                                                                                                                                               Kevin R. Anderson tr,
7083382
                                               Wilmington, DE 19886-5726
                                             EDI: CHRYSLER.COM Jun 29 2010 18:58:00
7083386
                                                                                                                                                                                  Chrysler Financial, PO Box 9001921,
                                          Louisville, KY 40290-1921
E-mail/Text: TREASURER@DAVISCOUNTYUTAH.GOV
                                                                                                                                                                                                                                                              Davis County Treasurer,
                                                PO Box 618, Farmington, UT 84025-0618
                                          +E-mail/Text: vendorsupport@dexknows.com
7083395
                                                                                                                                                                                                                                                       Dex Media West LLC,
                                            PO box 79167, Phoenix, AZ 85062-9167
EDI: DISCOVER.COM Jun 29 2010 18:58:00
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 7089857
                                        EDI: DISCOVER.COM Jun 29 2010 18:58:00 Discover Bank, Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025

EDI: RMSC.COM Jun 29 2010 18:58:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061

EDI: RMSC.COM Jun 29 2010 18:58:00 GE Money Bank, Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

EDI: IRS.COM Jun 29 2010 18:58:00 Internal Revenue Services, Attn: Special Procedures, Mail Stop 5021 50 South 200 East, Salt Lake City, UT 84111

+EDI: TSYS2.COM Jun 29 2010 18:53:00 Macys, PO Box 8066, Mason, OH 45040-8066

+EDI: AISTMBL.COM Jun 29 2010 18:53:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596

EDI: UTAHTAXCOMM.COM Jun 29 2010 18:53:00 Utah State Tax Commission, 210 N 1950 W, Salt Lake City. UT 84134-0700
                                                                                                                                                                                  Discover Bank, Dfs Services LLC, PO Box 3025,
 7083399
                                                                                                                                                                                                                         Care of Recovery Management Systems Corp,
 7099958
7083401
7083404
 7083411
 7083413
                                               Salt Lake City, UT 84134-0700
                                                                                                                                                                                                                                                                                                 TOTAL: 13
                                   ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                         +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
                                          +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
+America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
 7083379*
 7083380*
                                     +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
Bank of America, PO Box 15726, Wilmington, DE 19886-5726
+Complete Landscape, LLC, 284 N 2850 W, Layton, UT 84041-6868
+Complete Landscape, LLC, 284 N 2850 W, Layton, UT 84041-6868
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 7083400*
 7083416*
7083418*
                                                SALT LAKE CITY UT 84130-0709
                                         (address filed with court: Zions Bank, PO Box 30709, Salt Lake City, UT 84130-0709)
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
```

Addresses marked '++' were redirected to the recipient's preferred mailing address

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2010 Signat

Joseph Spections